with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop RCE, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on February 27, 2006.

Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION

HISTORY INFORMATION, ACCOUNT HISTORY

INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop RCE Commissioner For Patents P.O. Box 1450 Alexandria, VA 22313-1450

REQUEST FOR CONTINUED EXAMINATION (RCE) TRANSMITTAL LETTER

Sir:

Please find transmitted herewith the following for filing in the above-identified application:

1. Request For Continued Examination (RCE)

Transmittal Form;

2. Credit Card Payment Form for \$395.00 for payment of the required RCE filing fee;

3. Fee Transmittal Sheet (in duplicate) for
payment of the RCE filing fee;

- 4. Amendment and Response to Office Action; and
- 5. Return Receipt Postcard.

Respectfully Submitted,

Raymond A. Joao Reg. No. 35,907

February 27, 2006

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